



Order Filed on December 11, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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BANK OF AMERICA, N.A.

In Re:

Angela M. Foster-Williams and Edward T. Williams,

Debtors.

Case No.: 18-22941 RG

Adv. No.:

Hearing Date: 11/13/18 @ 10:00 a.m.

Judge: Rosemary Gambardella

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: December 11, 2018

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtors: Angela M. Foster-Williams and Edward T. Williams
Case No.: 18-22941 RG
Caption: **ORDER APPROVING LOAN MODIFICATION**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BANK OF AMERICA, N.A., holder of a mortgage on real property located at 161 Pomona Avenue, Newark, NJ, 07112, Denise Carlon appearing, by way of objection to the motion to approve the loan modification, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, III, Esquire, attorney for Debtors, Angela M. Foster-Williams and Edward T. Williams, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the modification between Debtor and Bank of America is hereby approved; and

It **ORDERED, ADJUDGED and DECREED** that the terms in the modification control, and any mistake in the moving papers or original order is hereby superseded by the terms and party names in the modification itself; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that per the terms of the loan modification, the new principal balance of the loan as of August 1, 2018 is \$233,485.66 at the fixed rate of 4.125%; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor shall amend its claim to the amount the trustee has paid to date within 30 days from the finalization of the modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor shall file an amended Schedule I & J within 30 days of the entry of this order.